

April 6, 2006

To Martin J Gruenberg Acting Chairman FDIC Board of Directors, Dear Sir,

I believe that a bank owned by Walmart would effectively constitute an uneven playing field. The corporation could use its size and assets to lever out local banks and become a monopoly in many communities. Once they are the only bank in an area everyone would be stuck playing by their rules, with the effective threat of "we'll take our money and go home" Please attend the meeting and listen to the arguments. This is far to important to be rubber stamped.

Sincerely,

Connie Collins